

Information to identify the case:

Debtor 1	<u>Kristina Kemp</u>	Social Security number or ITIN	xxx-xx-1699
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-33332-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristina Kemp

10/12/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kristina Kemp
Debtor

Case No. 16-33332-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 12, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:

Recip ID	Recipient Name and Address
db	+ Kristina Kemp, 244 Back Creek Rd, Woolwich Twp, NJ 08085-5021
cr	+ Bank of America, N.A., c/o Aldridge Pite, LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 400 Atlanta, GA 30305-1636
516536971	+ Atlanticare Regional Medical Center, PO Box 786361, Philadelphia, PA 19178-6361
518983440	+ Bank of America, NA, Attn MARINOSCI LAW GROUP, P.C., 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
516670393	+ Woolwich Township Tax Collector, 120 Village Green Drive, Woolwich Township, NJ 08085-3180
516536984	+ Woolwich Twp Tax Office, 1200 N. Delsea Drive, Clayton, NJ 08312-1000

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 12 2021 22:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 12 2021 22:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516536972	+ EDI: BANKAMER.COM	Oct 13 2021 02:03:00	Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012
516536973	+ EDI: BANKAMER.COM	Oct 13 2021 02:03:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516612585	+ EDI: BANKAMER.COM	Oct 13 2021 02:03:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
516536974	+ EDI: CAPITALONE.COM	Oct 13 2021 02:03:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516647892	EDI: BL-BECKET.COM	Oct 13 2021 02:03:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516634613	+ Email/Text: bankruptcy@cavps.com	Oct 12 2021 22:06:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516536975	+ EDI: CITICORP.COM	Oct 13 2021 02:03:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516536976	EDI: WFNNB.COM	Oct 13 2021 02:03:00	Comenity Bank/express, PO Box 18215, Columbus, OH 43218
516686395	EDI: Q3G.COM	Oct 13 2021 02:03:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516536977	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 12 2021 22:06:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516704307	+ EDI: MID8.COM	Oct 13 2021 02:03:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011

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516743300	EDI: PRA.COM	Oct 13 2021 02:03:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516748762	EDI: PRA.COM	Oct 13 2021 02:03:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516633765	EDI: Q3G.COM	Oct 13 2021 02:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516536978	+ EDI: RMSC.COM	Oct 13 2021 02:03:00	Synchrony Bank/Banana Republic, Po Box 965064, Orlando, FL 32896-5064
516536979	+ EDI: RMSC.COM	Oct 13 2021 02:03:00	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
516536980	+ EDI: RMSC.COM	Oct 13 2021 02:03:00	Synchrony Bank/Old Navy, Po Box 965064, Orlando, FL 32896-5064
516734142	+ Email/Text: bncmail@w-legal.com	Oct 12 2021 22:06:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516536981	+ EDI: WTRRN BANK.COM	Oct 13 2021 02:03:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
516536982	+ EDI: CITICORP.COM	Oct 13 2021 02:03:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516651283	EDI: WFFC.COM	Oct 13 2021 02:03:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516536983	+ EDI: WFFC.COM	Oct 13 2021 02:03:00	Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2021 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Kristina Kemp aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

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Brad J. Spiller

on behalf of Debtor Kristina Kemp bankruptcy@brennerlawoffice.com
aarcher@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Bank of America N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Robert P. Saltzman

on behalf of Creditor Bank of America N.A. dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8